

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

STEVEN R RECHTORIS  
RENEE E RECHTORIS  
Debtor(s)

Case No. 08-03661

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/18/2008.
- 2) The plan was confirmed on 06/27/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/30/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/08/2010.
- 5) The case was converted on 04/21/2010.
- 6) Number of months from filing to last payment: 19.
- 7) Number of months case was pending: 27.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$3,000.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$12,077.44
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$12,077.44**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,995.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$664.02
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$3,659.02**

Attorney fees paid and disclosed by debtor: \$505.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AAM	Unsecured	50.00	NA	NA	0.00	0.00
ACCOUNT RECEIVABLE MANAGEME	Unsecured	355.00	NA	NA	0.00	0.00
AMERICAN GENERAL FINANCE	Secured	11,262.32	10,954.44	10,954.44	4,958.58	797.12
BRUCE C BENNET DDS	Unsecured	100.00	310.00	310.00	20.72	0.00
CAPITAL ONE BANK	Unsecured	652.00	792.28	792.28	47.07	0.00
CHASE HOME FINANCE	Secured	29,666.35	2,249.13	2,249.13	2,249.13	0.00
CHASE HOME FINANCE	Secured	NA	NA	NA	0.00	0.00
CITIBANK	Unsecured	1,607.00	NA	NA	0.00	0.00
COMCAST	Unsecured	123.00	NA	NA	0.00	0.00
CREDIT PROTECTION ASSOC	Unsecured	72.00	NA	NA	0.00	0.00
DELL FINANCIAL SERVICES	Unsecured	200.00	1,662.30	1,662.30	125.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,683.00	1,152.76	1,152.76	84.67	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	NA	573.44	573.44	40.80	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	NA	562.04	562.04	40.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	NA	369.63	369.63	15.71	0.00
FIRST PREMIER BANK	Unsecured	428.00	NA	NA	0.00	0.00
LAKES REGION SANITARY DIST	Unsecured	382.00	381.56	381.56	0.00	0.00
PARK DANSAN	Unsecured	49.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	412.00	556.82	556.82	39.62	0.00
SCHNIDER TRAINING ACADEMY	Unsecured	2,000.00	NA	NA	0.00	0.00
SPRINT NEXTEL	Unsecured	NA	92.19	92.19	0.00	0.00
WELLS FARGO FINANCIAL	Unsecured	1,121.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$2,249.13	\$2,249.13	\$0.00
Debt Secured by Vehicle	\$10,954.44	\$4,958.58	\$797.12
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$13,203.57</b>	<b>\$7,207.71</b>	<b>\$797.12</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$6,453.02</b>	<b>\$413.59</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$3,659.02</u>
Disbursements to Creditors	<u>\$8,418.42</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$12,077.44</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 05/10/2010

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.